

APPENDIX B TO PART 202—MODEL
APPLICATION FORMS

1. This appendix contains five model credit application forms, each designated for use in a particular type of consumer credit transaction as indicated by the bracketed caption on each form. The first sample form is intended for use in open-end, unsecured transactions; the second for closed-end, secured transactions; the third for closed-end transactions, whether unsecured or secured; the fourth in transactions involving community property or occurring in community property states; and the fifth in residential mortgage transactions which contains a model disclosure for use in complying with §202.13 for certain dwelling-related loans. All forms contained in this appendix are models; their use by creditors is optional.

2. The use or modification of these forms is governed by the following instructions. A creditor may change the forms: by asking for additional information not prohibited by §202.5; by deleting any information request; or by rearranging the format without modifying the substance of the inquiries. In any of these three instances, however, the appropriate notices regarding the optional nature of courtesy titles, the option to disclose alimony, child support, or separate maintenance, and the limitation concerning marital status inquiries must be included in the appropriate places if the items to which they relate appear on the creditor's form.

3. If a creditor uses an appropriate Appendix B model form, or modifies a form in accordance with the above instructions, that creditor shall be deemed to be acting in compliance with the provisions of paragraphs (b), (c) and (d) of §202.5 of this regulation.

[Open-end, unsecured credit]

CREDIT APPLICATION**IMPORTANT: Read these Directions before completing this Application.**

- Check ☐ If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D.
- Appropriate ☐ If you are applying for a joint account or an account that you and another person will use, complete all Sections, providing information in B about the joint applicant or user.
- Box

We intend to apply for joint credit: _____

Applicant: _____ Co-Applicant: _____

- ☐ If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

SECTION A—INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____ Birthdate: / /

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Previous Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____

Present Employer: _____ Years there: _____ Telephone: _____

Position or title: _____ Name of supervisor: _____

Employer's Address: _____

Previous Employer: _____ Years there: _____

Previous Employer's Address: _____

Present net salary or commission: \$ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: \$ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced in the next two years?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Have you ever received credit from us? _____ When? _____ Office: _____

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with you: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION B—INFORMATION REGARDING JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessary.)

Full Name (Last, First, Middle): _____ Birthdate: / /

Relationship to Applicant (if any): _____

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Present Employer: _____ Years there: _____ Telephone: _____

Position or title: _____ Name of supervisor: _____

Employer's Address: _____

Previous Employer: _____ Years there: _____

Previous Employer's Address: _____

Present net salary or commission: \$ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: \$ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced in the next two years?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with Joint Applicant, User, or Other Party: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION C—MARITAL STATUS (Do not complete if this is an application for an individual account.)

Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

Other Party: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

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[Open-end, unsecured credit]

SECTION D—ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

| Description of Assets | Value | Subject to Debt? Yes/No | Name(s) of Owner(s) |
|---|-------|----------------------------|---------------------|
| Cash | \$ | | |
| Automobiles (Make, Model, Year) | | | |
| Cash Value of Life Insurance (Issuer, Face Value) | | | |
| Real Estate (Location, Date Acquired) | | | |
| Marketable Securities (Issuer, Type, No. of Shares) | | | |
| Other (List) | | | |
| Total Assets | \$ | | |

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

| Creditor | Type of Debt or Acct. No. | Name in Which Acct. Carried | Original Debt | Present Balance | Monthly Payments | Past Due? Yes/No |
|----------------------------------|--|-----------------------------|----------------|-----------------|------------------|------------------|
| 1. (Landlord or Mortgage Holder) | <input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage | | \$ (Omit rent) | \$ (Omit rent) | \$ | |
| 2. | | | | | | |
| 3. | | | | | | |
| 4. | | | | | | |
| 5. | | | | | | |
| 6. | | | | | | |
| Total Debts | | | \$ | \$ | \$ | |

(Credit References)

| | Date Paid |
|----|-----------|
| 1. | \$ |
| 2. | |

| | | | |
|---|--|--------------------|------------------------|
| Are you a co-maker, endorser, or guarantor on any loan or contract? | Yes <input type="checkbox"/> No <input type="checkbox"/> | If "yes" for whom? | To whom? |
| Are there any unsatisfied judgments against you? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Amount \$ | If "yes" to whom owed? |
| Have you been declared bankrupt in the last 14 years? | Yes <input type="checkbox"/> No <input type="checkbox"/> | If "yes" where? | Year |

Other Obligations—(E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

| | | | |
|-----------------------|------|---------------------------------------|------|
| Applicant's Signature | Date | Other Signature (Where Applicable) | Date |
|-----------------------|------|---------------------------------------|------|

[Closed-end, secured credit]

CREDIT APPLICATION**IMPORTANT: Read these Directions before completing this Application.**

Check ☐ If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of
Appropriate ☐ If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the
Box ☐ If this is an application for joint credit with another person, complete all Sections, providing information in B about the joint applicant.

We intend to apply for joint credit.

Applicant

Co-Applicant

☐ If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying.

Amount Requested \$ _____ Payment Date Desired _____ Proceeds of Credit
\$ _____ To be Used For _____

SECTION A—INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____ Birthdate: / /

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Previous Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____

Present Employer: _____ Years there: _____ Telephone: _____

Position or title: _____ Name of supervisor: _____

Employer's Address: _____

Previous Employer: _____ Years there: _____

Previous Employer's Address: _____

Present net salary or commission: \$ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: \$ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Have you ever received credit from us? _____ When? _____ Office: _____

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with you: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION B—INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.)

Full Name (Last, First, Middle): _____ Birthdate: / /

Relationship to Applicant (if any): _____

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Present Employer: _____ Years there: _____ Telephone: _____

Position or title: _____ Name of supervisor: _____

Employer's Address: _____

Previous Employer: _____ Years there: _____

Previous Employer's Address: _____

Present net salary or commission: \$ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: \$ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with Joint Applicant or Other Party: _____

Relationship: _____ Address: _____

SECTION C—MARITAL STATUS (Do not complete if this is an application for an individual account.)Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)Other Party: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)

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[Closed-end, secured credit]

SECTION D—ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

| Description of Assets | Value | Subject to Debt? Yes/No | Name(s) of Owner(s) |
|---|-------|----------------------------|---------------------|
| Cash | \$ | | |
| Automobiles (Make, Model, Year) | | | |
| Cash Value of Life Insurance (Issuer, Face Value) | | | |
| Real Estate (Location, Date Acquired) | | | |
| Marketable Securities (Issuer, Type, No. of Shares) | | | |
| Other (List) | | | |
| Total Assets | \$ | | |

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc.
Use separate sheet if necessary.)

| Creditor | Type of Debt or Acct. No. | Name in Which Acct. Carried | Original Debt | Present Balance | Monthly Payments | Past Due? Yes/No |
|-------------------------------------|--|--------------------------------|------------------|--------------------|---------------------|---------------------|
| 1. (Landlord or Mortgage Holder) | <input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage | | \$ (Omit rent) | \$ (Omit rent) | \$ | |
| 2. | | | | | | |
| 3. | | | | | | |
| Total Debts | | | \$ | \$ | \$ | |

(Credit References)

Date Paid

| | | |
|----|----|--|
| 1. | \$ | |
| 2. | | |

| | | | |
|---|--|-----------------------|---------------------------|
| Are you a co-maker, endorser, or guarantor on any loan or contract? | Yes <input type="checkbox"/> No <input type="checkbox"/> | If "yes" for whom? | To whom? |
| Are there any unsatisfied judgments against you? | Yes <input type="checkbox"/> No <input type="checkbox"/> | Amount \$ | If "yes" to whom owed? |
| Have you been declared bankrupt in the last 14 years? | Yes <input type="checkbox"/> No <input type="checkbox"/> | If "yes" where? | Year |
| Other Obligations—(E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.) | | | |

SECTION E—SECURED CREDIT (Briefly describe the property to be given as security.)

and list names and addresses of all co-owners of the property:

Name

Address

If the security is real estate, give the full name of your spouse (if any):

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature

Date

Other Signature
(Where Applicable)

Date

[Closed-end, unsecured/secured credit]

CREDIT APPLICATION**IMPORTANT: Read these Directions before completing this Application.**

- Check ☐ If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D. If the requested credit is to be secured, also complete the first part of Section C and Section E.
- Appropriate ☐ If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E.
- Box
- We intend to apply for joint credit. _____
- Applicant: _____ Co-Applicant: _____
- ☐ If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information in B about the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E.

| Amount Requested | Payment Date Desired | Proceeds of Credit To be Used For |
|------------------|----------------------|-----------------------------------|
| \$ _____ | _____ | _____ |

SECTION A—INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____ Birthdate: / /

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Previous Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____

Present Employer: _____ Years there: _____ Telephone: _____

Position or title: _____ Name of supervisor: _____

Employer's Address: _____

Previous Employer: _____ Years there: _____

Previous Employer's Address: _____

Present net salary or commission: \$ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: \$ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Have you ever received credit from us? _____ When? _____ Office: _____

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with you: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION B—INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.)

Full Name (Last, First, Middle): _____ Birthdate: / /

Relationship to Applicant (if any): _____

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Present Employer: _____ Years there: _____ Telephone: _____

Position or title: _____ Name of supervisor: _____

Employer's Address: _____

Previous Employer: _____ Years there: _____

Previous Employer's Address: _____

Present net salary or commission: \$ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: \$ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with

Joint Applicant or Other Party: _____ Telephone: _____

Relationship: _____ Address: _____

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[Closed-end, unsecured/secured credit]

SECTION C—MARITAL STATUS

(Do not complete if this is an application for individual unsecured credit.)

Applicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)
Other Party: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)**SECTION D—ASSET AND DEBT INFORMATION** (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)**ASSETS OWNED** (use separate sheet if necessary.)

| Description of Assets | Value | Subject to Debt? Yes/No | Name(s) of Owner(s) |
|---|-------|----------------------------|---------------------|
| Cash | \$ | | |
| Automobiles (Make, Model, Year) | | | |
| Cash Value of Life Insurance (Issuer, Face Value) | | | |
| Real Estate (Location, Date Acquired) | | | |
| Marketable Securities (Issuer, Type, No. of Shares) | | | |
| Other (List) | | | |
| Total Assets | \$ | | |

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

| Creditor | Type of Debt or Acct. No. | Name in Which Acct. Carried | Original Debt | Present Balance | Monthly Payments | Past Due? Yes/No |
|-------------------------------------|--|--------------------------------|------------------|--------------------|---------------------|---------------------|
| 1. (Landlord or Mortgage Holder) | <input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage | | \$ (Omit rent) | \$ (Omit rent) | \$ | |
| 2. | | | | | | |
| 3. | | | | | | |
| Total Debts | | | \$ | \$ | \$ | |

(Credit References)

Date Paid

| | |
|----|----|
| 1. | \$ |
| 2. | |

Are you a co-maker, endorser, or
guarantor on any loan or contract?Yes ☐No ☐If "yes" —
for whom?

To whom?

Are there any unsatisfied
judgments against you?Yes ☐No ☐

Amount \$

If "yes"
to whom owed?Have you been declared
bankrupt in the last 14 years?Yes ☐No ☐If "yes"
where?

Year

Other Obligations—(E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

SECTION E—SECURED CREDIT (Complete only if credit is to be secured.) Briefly describe the property to be given as security.

and list names and addresses of all co-owners of the property:

Name

Address

If the security is real estate, give the full name of your spouse (if any):

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature

Date

Other Signature
(Where Applicable)

Date

[Community property]

CREDIT APPLICATION**IMPORTANT: Read these Directions before completing this Application.**

- Check ☐ If you are applying for individual credit in your own name, are not married, and are not relying on alimony, child support, or separate maintenance payments or on the income or assets of another person as the basis for repayment of the credit requested, complete only Sections A and D. If the requested credit is to be secured, also complete Section E.
- Appropriate ☐ In all other situations, complete all Sections except E, providing information in B about your spouse, a joint applicant or user, or the person on whose alimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, also complete Section E.
- Box

If you intend to apply for joint credit, please initial here: _____

Applicant: _____

Co-Applicant: _____

Amount Requested \$ _____ Payment Date Desired _____ Proceeds of Credit To be Used For _____

SECTION A—INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): _____ Birthdate: / /

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Previous Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____

Present Employer: _____ Years there: _____ Telephone: _____

Position or title: _____ Name of supervisor: _____

Employer's Address: _____

Previous Employer: _____ Years there: _____

Previous Employer's Address: _____

Present net salary or commission: \$ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: \$ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Have you ever received credit from us? _____ When? _____ Office: _____

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with you: _____ Telephone: _____

Relationship: _____ Address: _____

SECTION B—INFORMATION REGARDING SPOUSE, JOINT APPLICANT, USER, OR OTHER PARTY (Use separate sheets if necessary.)

Full Name (Last, First, Middle): _____ Birthdate: / /

Relationship to Applicant (if any): _____

Present Street Address: _____ Years there: _____

City: _____ State: _____ Zip: _____ Telephone: _____

Social Security No.: _____ Driver's License No.: _____

Present Employer: _____ Years there: _____ Telephone: _____

Position or title: _____ Name of supervisor: _____

Employer's Address: _____

Previous Employer: _____ Years there: _____

Previous Employer's Address: _____

Present net salary or commission: \$ _____ per _____ No. Dependents: _____ Ages: _____

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: \$ _____ per _____ Source(s) of other income: _____

Is any income listed in this Section likely to be reduced in the next two years or before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Checking Account No.: _____ Institution and Branch: _____

Savings Account No.: _____ Institution and Branch: _____

Name of nearest relative not living with Spouse, Joint Applicant, User, or Other Party: _____ Telephone: _____

Relationship: _____ Address: _____

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[Community property]

SECTION C—MARITAL STATUSApplicant: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)
Other Party: ☐ Married ☐ Separated ☐ Unmarried (including single, divorced, and widowed)**SECTION D—ASSET AND DEBT INFORMATION** (If Section B has been completed, this Section should be completed giving information about both the Applicant and Spouse, Joint Applicant, User, or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)**ASSETS OWNED** (use separate sheet if necessary.)

| Description of Assets | Value | Subject to Debt? Yes/No | Name(s) of Owner(s) |
|---|-------|----------------------------|---------------------|
| Cash | \$ | | |
| Automobiles (Make, Model, Year) | | | |
| Cash Value of Life Insurance (Issuer, Face Value) | | | |
| Real Estate (Location, Date Acquired) | | | |
| Marketable Securities (Issuer, Type, No. of Shares) | | | |
| Other (List) | | | |
| Total Assets | \$ | | |

OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

| Creditor | Type of Debt or Acct. No. | Name in Which Acct. Carried | Original Debt | Present Balance | Monthly Payments | Past Due? Yes/No |
|----------------------------------|--|--------------------------------|------------------|--------------------|---------------------|---------------------|
| 1. (Landlord or Mortgage Holder) | <input type="checkbox"/> Rent Payment <input type="checkbox"/> Mortgage | | \$ (Omit rent) | \$ (Omit rent) | \$ | |
| 2. | | | | | | |
| 3. | | | | | | |
| Total Debts | | | \$ | \$ | \$ | |

(Credit References)

| | | |
|----|----|-----------|
| 1. | \$ | Date Paid |
| 2. | | |

Are you a co-maker, endorser, or guarantor on any loan or contract? Yes ☐ No ☐ If "yes" for whom? To whom?Are there any unsatisfied judgments against you? Yes ☐ No ☐ Amount \$ If "yes" to whom owed?Have you been declared bankrupt in the last 14 years? Yes ☐ No ☐ If "yes" where? Year

Other Obligations—(E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.)

SECTION E—SECURED CREDIT (Complete only if credit is to be secured.) Briefly describe the property to be given as security.

and list names and addresses of all co-owners of the property:

| Name | Address |
|------|---------|
| | |

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

| | | | |
|-----------------------|------|---------------------------------------|------|
| Applicant's Signature | Date | Other Signature (Where Applicable) | Date |
|-----------------------|------|---------------------------------------|------|

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

| I. TYPE OF MORTGAGE AND TERMS OF LOAN | | | | | | | | | |
|--|------------------------------------|---|---|---|---|--|---|--|--------------|
| Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): | | Agency Case Number | | Lender Case Number | | | | | |
| <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service | | | | | | | | | |
| Amount \$ | Interest Rate % | No. of Months | Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> Other (explain): | <input type="checkbox"/> ARM (type): | | | | | |
| II. PROPERTY INFORMATION AND PURPOSE OF LOAN | | | | | | | | | |
| Subject Property Address (street, city, state, & ZIP) | | | | | | | | | No. of Units |
| Legal Description of Subject Property (attach description if necessary) | | | | | | | | | Year Built |
| Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): | | | | Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment | | | | | |
| <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent | | | | | | | | | |
| Complete this line if construction or construction-permanent loan. | | | | | | | | | |
| Year Lot Acquired | Original Cost \$ | Amount Existing Liens \$ | (a) Present Value of Lot \$ | (b) Cost of Improvements \$ | Total (a + b) \$ | | | | |
| Complete this line if this is a refinance loan. | | | | | | | | | |
| Year Acquired | Original Cost \$ | Amount Existing Liens \$ | Purpose of Refinance | Describe Improvements | <input type="checkbox"/> made | <input type="checkbox"/> to be made | | | |
| Title will be held in what Name(s) | | | Manner in which Title will be held | | Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) | | | | |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) | | | | | | | | | |
| III. BORROWER INFORMATION | | | | | | | | | |
| Borrower | | | | | Co-Borrower | | | | |
| Borrower's Name (include Jr. or Sr. if applicable) | | | | | Co-Borrower's Name (include Jr. or Sr. if applicable) | | | | |
| Social Security Number | Home Phone (incl. area code) | DOB (MM/DD/YYYY) | Yrs. School | Social Security Number | Home Phone (incl. area code) | DOB (MM/DD/YYYY) | Yrs. School | | |
| <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | <input type="checkbox"/> Separated | Dependents (not listed by Co-Borrower) no. ages | Yrs. employed in this line of work/profession | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) | <input type="checkbox"/> Separated | Dependents (not listed by Borrower) no. ages | Yrs. employed in this line of work/profession | | |
| Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | | | | Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | | | | | |
| Mailing Address, if different from Present Address | | | | | Mailing Address, if different from Present Address | | | | |
| If residing at present address for less than two years, complete the following: | | | | | | | | | |
| Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | | | | | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs. | | | | |
| IV. EMPLOYMENT INFORMATION | | | | | | | | | |
| Borrower | | | | | Co-Borrower | | | | |
| Name & Address of Employer <input type="checkbox"/> Self Employed | | | | | Name & Address of Employer <input type="checkbox"/> Self Employed | | | | |
| Yrs. on this job | | | | | Yrs. on this job | | | | |
| Yrs. employed in this line of work/profession | | | | | Yrs. employed in this line of work/profession | | | | |
| Position/Title/Type of Business | | Business Phone (incl. area code) | | | Position/Title/Type of Business | | Business Phone (incl. area code) | | |
| If employed in current position for less than two years or if currently employed in more than one position, complete the following: | | | | | | | | | |
| Name & Address of Employer <input type="checkbox"/> Self Employed | | | | | Name & Address of Employer <input type="checkbox"/> Self Employed | | | | |
| Dates (from - to) | | | | | Dates (from - to) | | | | |
| Monthly Income \$ | | | | | Monthly Income \$ | | | | |
| Position/Title/Type of Business | | Business Phone (incl. area code) | | | Position/Title/Type of Business | | Business Phone (incl. area code) | | |
| Name & Address of Employer <input type="checkbox"/> Self Employed | | | | | Name & Address of Employer <input type="checkbox"/> Self Employed | | | | |
| Dates (from - to) | | | | | Dates (from - to) | | | | |
| Monthly Income \$ | | | | | Monthly Income \$ | | | | |
| Position/Title/Type of Business | | Business Phone (incl. area code) | | | Position/Title/Type of Business | | Business Phone (incl. area code) | | |

| V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION | | | | | | |
|---|-----------|-------------|-----------|----------------------------------|-----------|-----------|
| Gross Monthly Income | Borrower | Co-Borrower | Total | Combined Monthly Housing Expense | Present | Proposed |
| Base Empl. Income* | \$ | \$ | \$ | Rent | \$ | |
| Overtime | | | | First Mortgage (P&I) | | \$ |
| Bonuses | | | | Other Financing (P&I) | | |
| Commissions | | | | Hazard Insurance | | |
| Dividends/Interest | | | | Real Estate Taxes | | |
| Net Rental Income | | | | Mortgage Insurance | | |
| Other (before completing, see the notice in "describe other income," below) | | | | Homeowner Assn. Dues | | |
| | | | | Other: | | |
| Total | \$ | \$ | \$ | Total | \$ | \$ |

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income. Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

| B/C | Monthly Amount |
|-----|----------------|
| | \$ |
| | |
| | |

| VI. ASSETS AND LIABILITIES | | | |
|--|--|--|--|
| This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also. | | | |
| Completed <input type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly | | | |

| ASSETS | Cash or Market Value | LIABILITIES and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property. | Monthly Payment & Months Left to Pay | Unpaid Balance |
|---|----------------------|---|--------------------------------------|-----------------------------|
| Description | | | | |
| Cash deposit toward purchase held by: | \$ | | | |
| <i>List checking and savings accounts below</i> | | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | Acct. no. | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | Acct. no. | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | Acct. no. | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Name and address of Bank, S&L, or Credit Union | | Acct. no. | | |
| Acct. no. | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Stocks & Bonds (Company name/number & description) | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Life insurance net cash value | \$ | Acct. no. | | |
| Face amount: \$ | | Name and address of Company | \$ Payment/Months | \$ |
| Subtotal Liquid Assets | \$ | Acct. no. | | |
| Real estate owned (enter market value from schedule of real estate owned) | \$ | Name and address of Company | \$ Payment/Months | \$ |
| Vested interest in retirement fund | \$ | | | |
| Net worth of business(es) owned (attach financial statement) | \$ | | | |
| Automobiles owned (make and year) | \$ | Acct. no. | | |
| Other Assets (itemize) | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | |
| | | Job-Related Expense (child care, union dues, etc.) | \$ | |
| | | Total Monthly Payments | \$ | |
| Total Assets a. | \$ | Net Worth (a minus b) | \$ | Total Liabilities b. |

| VI. ASSETS AND LIABILITIES (cont.) | | | | | | | |
|---|------------------|----------------------|-----------------------------|---------------------|-------------------|---------------------------------------|-------------------|
| Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.) | | | | | | | |
| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages & Liens | Gross Rental Income | Mortgage Payments | Insurance, Maintenance, Taxes & Misc. | Net Rental Income |
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | Totals | \$ | \$ | \$ | \$ | \$ | \$ |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s)

| Alternate Name | Creditor Name | Account Number |
|----------------|---------------|----------------|
|----------------|---------------|----------------|

| VII. DETAILS OF TRANSACTION | | VIII. DECLARATIONS | | | | |
|--|----|--|--------------------------|--------------------------|--------------------------|--------------------------|
| | \$ | If you answer "Yes" to any questions a through l, please use continuation sheet for explanation. | Borrower | Co-Borrower | | |
| | | | Yes | No | Yes | No |
| a. Purchase price | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Alterations, improvements, repairs | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Land (if acquired separately) | | a. Are there any outstanding judgments against you? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Refinance (incl. debts to be paid off) | | b. Have you been declared bankrupt within the past 7 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Estimated prepaid items | | c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Estimated closing costs | | | | | | |
| g. PMI, MIP, Funding Fee | | d. Are you a party to a lawsuit? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Discount (if Borrower will pay) | | e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Total costs (add items a through h) | | (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action.) | | | | |
| j. Subordinate financing | | f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Borrower's closing costs paid by Seller | | If "Yes," give details as described in the preceding question. | | | | |
| l. Other Credits (explain) | | g. Are you obligated to pay alimony, child support, or separate maintenance? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | h. Is any part of the down payment borrowed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | i. Are you a co-maker or endorser on a note? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | | | | | |
| n. PMI, MIP, Funding Fee financed | | j. Are you a U.S. citizen? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | k. Are you a permanent resident alien? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| o. Loan amount (add m & n) | | l. Do you intend to occupy the property as your primary residence? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | | If "Yes," complete question m below. | | | | |
| | | m. Have you had an ownership interest in a property in the last three years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| p. Cash from/to Borrower (subtract j, k, & o from i) | | (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? | | | | |
| | | (2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | | | | |

IX. ACKNOWLEDGMENT AND AGREEMENT

[illegible]

| | | | |
|----------------------|------|-------------------------|------|
| Borrower's Signature | Date | Co-Borrower's Signature | Date |
| X | | X | |

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and fair mortgage disclosure laws. Lenders are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, sex, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

| | | | |
|--|--|---|--|
| BORROWER <input type="checkbox"/> I do not wish to furnish this information. Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male | | CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information. Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male | |
| To be completed by interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet | | Interviewer's Name (print or type) Interviewer's Signature _____ Date _____ Interviewer's Phone Number (incl. area code) _____ | |
| | | Name and Address of Interviewer's Employer _____ | |

| Continuation Sheet/Residential Loan Application | | |
|--|--------------|---------------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. | Borrower: | Agency Case Number: |
| | Co-Borrower: | Lender Case Number: |

We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

| | | | |
|----------------------|------|-------------------------|------|
| Borrower's Signature | Date | Co-Borrower's Signature | Date |
| X | | X | |

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[Reg. B, 68 FR 13161, Mar. 18, 2003, as amended at 68 FR 53491, Sept. 11, 2003]